

APPLICANTS: SHAKED, Shvat et al.
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Please replace the paragraph beginning at page 21, line 1, with the following rewritten paragraph:

AV --A transaction is initiated by a request from user 172 to merchant 178 by means of anonymous network 176 (arrow 1). Merchant 178 then requests identification system 182 to identify user 172 (arrow 2). This request is made over a secure connection. Identification system 182 automatically identifies the user, for example in accordance with the identification method of US patent application "Automatic Network User Identification". Identification system 182 will find appropriate identification information, for example the user's credit card account number. The identification information may be obtained from any database that can associate a user ID obtained by identification system 182 with identification information usable by a billing system. For example, the NAP of the user usually has a billing database used to charge its customers for access. This database will normally associate the username of the user (as authenticated each session) with his billing details.--

Please replace the paragraph beginning at page 21, line 14, with the following rewritten paragraph:

--Identification system 182 then sends the user ID and identification information to ID switching module 184 (arrow 3), and the user ID to merchant 178 (arrow 4). Both of these are also sent over a secure connection. Merchant 178 then processes the transaction using his standard payment processing methods, with the exception that the user ID replaces the identification information. The transaction first goes to ID switching module 184 (arrow 5), which may be placed between merchant 178 and issuing bank 180 on the interchange network. ID switching module 184 replaces the user ID with the identification information of the user, as described in detail hereinbelow with respect to Fig. 7, and forwards the transaction over the Interchange network to the issuing bank's processing system, where it is handled like a standard payment transaction (arrow 6).--

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Please replace the paragraph beginning at page 22, line 22, with the following rewritten paragraph:

AB
--Identification system 182 sends (arrow 3) the association between the user ID and the identification information over a secure connection. One method of making this communication secure is by utilizing the existing connection of the NAP to the interchange network, taking into account that the NAP is an essential participant in identification system 182. Because NAPs have means to charge their customers, for example, using credit cards, they also have access to appropriate payment processing mechanisms. An NAP that has an NAP identification module similar to that described in US patent application "Automatic Network User Identification", may use this connection to send the message depicted by arrow 3. For example, the NAP will send an authorization transaction with the user's identification information and add the user ID in another field, such as an AVS (Address Verification Service) field. This method may not work if ID switching module 184 is located at the acquiring bank, Merchant card processor or Internet Payment Gateway, since the NAP and merchant 178 may process their card transactions through different institutes, and the association transaction and purchase transactions may not be matched. In such case, it may be necessary to install several ID switching modules 184 and have them share information.--

Please replace the paragraph beginning at page 26, line 12, with the following rewritten paragraph:

AJL
--It should be noted that, while using the technology of US patent application "Automatic Network User Identification" gives the system some strong advantages, the applications described can be implemented using any identification method. For example, the customer may be required to enter his NAP username and password manually during the transaction, to use a smart card, biometrics etc. The system is unique in that NAPs, which already have the confidential billing information of the customer, send it over a secure connection directly to the interchange network rather than having the customer send it over an insecure network to a merchant.--

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Please replace the paragraph beginning at page 27, line 14, with the following rewritten paragraph:

AS
--In the system described in Fig. 8, an online merchant collects relevant user information (step 222), and submits it to the identification system for verification (step 224). The user is then identified in accordance with the identification method described in US patent application "Automatic Network User Identification" (step 226) or any other appropriate identification method. The extracted identification details of the user are matched against the manually provided details, and a match report is provided to the merchant (step 228). The merchant then decides whether or not the transaction is fraudulent (step 230), denies or allows the transaction (steps 232, 234), and waits for the next user to provide information (step 222).--

In the Drawing Figures:

NW
Please amend Fig. 5 as shown in the enclosed red-lined version. Arrow 1 is now drawn on top of elements 174 and 176 (instead of behind) to clarify its path, as shown in enclosed clean Fig. 5.